

Fill in this information to identify the case:

Debtor Name Stephen Todd Walker

United States Bankruptcy Court for the \_\_\_\_\_ District of \_\_\_\_\_

Case number: 20-13557

☐ Check if this is an amended filing

## Official Form 425C

### Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: October 2020

Date report filed: 11/20/2020  
MM/DD/YYYY

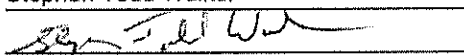
Line of business: Finance

NAISC code: \_\_\_\_\_

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Stephen Todd Walker

Original signature of responsible party



Printed name of responsible party

Stephen Todd Walker

#### 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

	Yes	No	N/A
<b>If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.</b>			
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.</b>			
10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

### 19. Total opening balance of all accounts

\$ 1,438.19

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

### 20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 1,199.28

### 21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 1,616.07

### 22. Net cash flow

+ \$ 416.79

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

### 23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 1,021.40

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

### 24. Total payables

\$ 20,585.30

(*Exhibit E*)

29,173.45

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#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00  
(Exhibit F)

#### 5. Employees

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A	Column B	Column C
	Projected	Actual	Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>0.00</u>	- \$ <u>1,199.28</u>	= \$ <u>1,199.28</u>
33. Cash disbursements	\$ <u>0.00</u>	- \$ <u>1,616.07</u>	= \$ <u>1,616.07</u>
34. Net cash flow	\$ <u>0.00</u>	- \$ <u>416.79</u>	= \$ <u>416.79</u>
35. Total projected cash receipts for the next month:			\$ <u>100,000.00</u>
36. Total projected cash disbursements for the next month:			- \$ <u>35,874.25</u>
37. Total projected net cash flow for the next month:			= \$ <u>64,125.75</u>

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## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

**Exhibit A**

Debtor had insufficient income to pay his post-petition expenses, but expects to get caught up in November or December, at the latest.

**Exhibit B**

Not Applicable

**Exhibit C**

**Receipts**

10/27/20	\$1,199.28
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**Exhibit D**

**Disbursements**

10/1/20	\$58.38	convenience purchases
10/1/20	\$11.09	food
10/5/20	\$568.30	insurance
10/5/20	\$281.40	cable
10/5/20	\$97.82	pharmacy
10/5/20	\$64.08	food
10/6/20	\$357.12	water
10/29/20	\$177.88	food



**Exhibit E**

**Accrued Payables Post-Petition**

September 2020

chubb - \$ 112.88  
Wells Fargo 5,056.54

PNC 1,688.11  
pnc 1,264.40

Traveler 568.30  
Lower Merion 33.64  
Lower Merion 593.00  
AT&T 269.40  
Excel 296.80  
Excel 148.40

PECO 594.51

Verizon 29.13

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\$15,288.95

September 2020

Travelers - \$1,146.60  
Chubb 229.76  
WellsFargo 5,056.54

AT&T 269.40  
Lowes Merit 681.00  
Lowes Merit 99.00  
Excel Lending 222.00  
Excel Lending 222.00  
PNC 1,658.11  
PNC 1,264.40  
Chel Mayman 415.00

PECO 543.74  
PECO 29.99  
Barracl 239.88

Xfinity 281.40  
Verizon 29.13  
Meridian Credit Club 989.35

October

-13,884.50



**Bank**

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

AV 01 179003 11542B517 A\*\*5DGT

STEPHEN T WALKER  
DIP CASE 20-13557 EDNY  
611 ROSE LN  
BRYN MAWR PA 19010-3644

Page: 1 of 2  
Statement Period: Oct 01 2020-Oct 31 2020  
Cust Ref #: 4377266353-039-T-###  
Primary Account #: [REDACTED]



## Chapter 11 Checking

STEPHEN T WALKER  
DIP CASE 20-13557 EDNY

Account # [REDACTED]

### ACCOUNT SUMMARY

Beginning Balance	1,438.19	Average Collected Balance	328.88
Deposits	1,199.28	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	1,616.07	Annual Percentage Yield Earned	0.00%
Ending Balance	1,021.40	Days in Period	31

### DAILY ACCOUNT ACTIVITY

#### Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/27	DEPOSIT	1,199.28
	Subtotal:	1,199.28

#### Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/01	DEBIT POS, *****30079409157, AUT 100120 DDA PURCHASE 7 ELEVEN PAOLI * PA	58.38
10/01	DEBIT CARD PURCHASE, *****30079409157, AUT 092920 VISA DDA PUR HANDELS ICE CREAM BERWYN * PA	11.09
10/05	DEBIT CARD PURCHASE, *****30079409157, AUT 100220 VISA DDA PUR TRAVELERS PERS INS 800 842 5075 * CT	568.30
10/05	DEBIT CARD PURCHASE, *****30079409157, AUT 100120 VISA DDA PUR COMCAST 800 COMCAST * NJ	281.40
10/05	DEBIT POS, *****30079409157, AUT 100320 DDA PURCHASE GLADWYNE PHARM GLADWYNE * PA	97.82
10/05	DEBIT CARD PURCHASE, *****30079409157, AUT 100220 VISA DDA PUR LOVECCHIOS PIZZA PHILADELPHIA * PA	64.08
10/06	DEBIT CARD PURCHASE, *****30079409157, AUT 100220 VISA DDA PUR SPI AQUA SERVICES 800 252 9638 * PA	357.12
10/29	DEBIT POS, *****30079409157, AUT 102820 DDA PURCHASE ACME 3788 BRYN MAWR * PA	177.88
	Subtotal:	1,616.07

### DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/30	1,438.19	10/06	0.00
10/01	1,368.72	10/27	1,199.28
10/05	357.12	10/29	1,021.40

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Bank Deposits: FDIC Insurance: TD Bank, N.A. Equal Housing Lender

179003 1/1

## Page: 2 of 2

Your ending balance shown on this statement is:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

Subtotal by adding lines 1 and 2.

List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	1,021.40
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**Total Deposits** +

Sub Total .....

**Total Withdrawals**

**Adjusted Balance**

DEPOSITORS' INFORMATION		WITHDRAWALS INFORMATION		TOTALS	
NAME	ADDRESS	DATE	AMOUNT	DATE	AMOUNT
John Doe	123 Main St, New York, NY 10001	10/26/2023	\$100.00	10/26/2023	\$100.00
Jane Smith	456 Elm St, Los Angeles, CA 90001	10/27/2023	\$250.00	10/27/2023	\$250.00
Robert Johnson	789 Oak St, Chicago, IL 60601	10/28/2023	\$50.00	10/28/2023	\$50.00
Emily White	101 Pine St, San Francisco, CA 94101	10/29/2023	\$75.00	10/29/2023	\$75.00
Michael Brown	202 Cedar St, Houston, TX 77001	10/30/2023	\$120.00	10/30/2023	\$120.00
Sarah Green	303 Birch St, Phoenix, AZ 85001	10/31/2023	\$30.00	10/31/2023	\$30.00
David Lee	404 Maple St, Philadelphia, PA 19101	11/01/2023	\$80.00	11/01/2023	\$80.00
Alice Black	505 Walnut St, San Diego, CA 92101	11/02/2023	\$150.00	11/02/2023	\$150.00
James Wilson	606 Cherry St, Dallas, TX 75201	11/03/2023	\$40.00	11/03/2023	\$40.00
Olivia Taylor	707 Peach St, Austin, TX 78701	11/04/2023	\$90.00	11/04/2023	\$90.00
Benjamin Clark	808 Apple St, Fort Worth, TX 76101	11/05/2023	\$60.00	11/05/2023	\$60.00
Isabella Lewis	909 Orange St, San Jose, CA 95101	11/06/2023	\$110.00	11/06/2023	\$110.00
Ethan Hall	1010 Grape St, Jacksonville, FL 32201	11/07/2023	\$20.00	11/07/2023	\$20.00
Mia King	1111 Lemon St, San Antonio, TX 78201	11/08/2023	\$70.00	11/08/2023	\$70.00
Lucas Scott	1212 Lime St, San Luis Obispo, CA 93401	11/09/2023	\$5.00	11/09/2023	\$5.00
Charlotte Adams	1313 Coffee St, Santa Barbara, CA 93101	11/10/2023	\$130.00	11/10/2023	\$130.00
Henry Baker	1414 Tea St, Santa Cruz, CA 95060	11/11/2023	\$10.00	11/11/2023	\$10.00
Amelia Evans	1515 Beer St, Merced, CA 95340	11/12/2023	\$45.00	11/12/2023	\$45.00
William Roberts	1616 Soda St, Stockton, CA 95210	11/13/2023	\$2.00	11/13/2023	\$2.00
Harper Turner	1717 Candy St, Modesto, CA 95201	11/14/2023	\$65.00	11/14/2023	\$65.00
Sebastian Phillips	1818 Ice Cream St, Yuba City, TX 75601	11/15/2023	\$1.00	11/15/2023	\$1.00
Madeline Campbell	1919 Fruit St, Chico, CA 95926	11/16/2023	\$35.00	11/16/2023	\$35.00
Julian Parker	2020 Veggie St, Redding, CA 96001	11/17/2023	\$8.00	11/17/2023	\$8.00
Chloe Mitchell	2121 Nuts St, Eureka, CA 95501	11/18/2023	\$55.00	11/18/2023	\$55.00
Isaac Davis	2222 Seeds St, Ukiah, CA 95568	11/19/2023	\$3.00	11/19/2023	\$3.00
Grace Wilson	2323 Garden St, Marysville, WA 98270	11/20/2023	\$42.00	11/20/2023	\$42.00
Samuel Moore	2424 Farm St, Bellingham, WA 98220	11/21/2023	\$7.00	11/21/2023	\$7.00
Leah Taylor	2525 Ranch St, Everett, WA 98201	11/22/2023	\$18.00	11/22/2023	\$18.00
Matthew Jackson	2626 Pasture St, Edmonds, WA 98149	11/23/2023	\$1.50	11/23/2023	\$1.50
Abigail Brown	2727 Barn St, Lynnwood, WA 98036	11/24/2023	\$28.00	11/24/2023	\$28.00
Christopher White	2828 Stable St, Shoreline, WA 98132	11/25/2023	\$4.00	11/25/2023	\$4.00
Victoria Green	2929 Hay St, Bothell, WA 98011	11/26/2023	\$52.00	11/26/2023	\$52.00
Andrew Black	3030 Saddle St, Mukwonago, IL 60067	11/27/2023	\$6.00	11/27/2023	\$6.00
Elizabeth Hall	3131 Hoofbeats St, Deerfield, IL 60015	11/28/2023	\$38.00	11/28/2023	\$38.00
Joseph King	3232 Trot St, Winnetka, IL 60093	11/29/2023	\$9.00	11/29/2023	\$9.00
Madison Scott	3333 Canter St, Skokie, IL 60076	11/30/2023	\$14.00	11/30/2023	\$14.00
David Lee	3434 Pasture St, Niles, IL 60541	12/01/2023	\$2.50	12/01/2023	\$2.50
Olivia Taylor	3535 Farm St, Oak Park, IL 60454	12/02/2023	\$48.00	12/02/2023	\$48.00
Benjamin Clark	3636 Ranch St, Berwyn, IL 60312	12/03/2023	\$5.00	12/03/2023	\$5.00
Isabella Lewis	3737 Pasture St, Melrose Park, IL 60166	12/04/2023	\$22.00	12/04/2023	\$22.00
Ethan Hall	3838 Stable St, Addison, IL 60101	12/05/2023	\$3.50	12/05/2023	\$3.50
Mia King	3939 Hay St, Rosemont, IL 60018	12/06/2023	\$58.00	12/06/2023	\$58.00
Lucas Scott	4040 Saddle St, Deerfield, IL 60015	12/07/2023	\$7.50	12/07/2023	\$7.50
Charlotte Adams	4141 Hoofbeats St, Winnetka, IL				
Total Deposits				Total Withdrawals	

FOR CONSUMER LEASE ACCOUNTS ONLY - BILLING NOTICE  
SUMMARY

### In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error  
if you need more information, describe the item you are unsure about.

- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Monoline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.